Certificate Number: 02921-PAE-DE-034353961

Bankruptcy Case Number: 15-12654



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 16, 2020</u>, at <u>4:16</u> o'clock <u>PM EDT</u>, <u>Christine OBrien</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Counseling Center</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: April 17, 2020 By: /s/Laurie Selitto

Name: Laurie Selitto

Title: <u>counselor</u>